

**PATAPSCO BANCORP, INC.**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2384508	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$239	\$230	-3.8%	
Loans	\$166	\$164	-1.1%	
Construction & development	\$12	\$5	-60.3%	
Closed-end 1-4 family residential	\$81	\$85	4.3%	
Home equity	\$5	\$5	3.8%	
Credit card	\$0	\$0		
Other consumer	\$4	\$3	-39.3%	
Commercial & Industrial	\$8	\$8	-6.9%	
Commercial real estate	\$51	\$54	5.0%	
Unused commitments	\$23	\$17	-26.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$24	\$17	-29.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$20	\$30	48.6%	
Cash & balances due	\$22	\$10	-54.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$220	\$210	-4.3%	
Deposits	\$209	\$195	-6.9%	
Total other borrowings	\$9	\$14	55.6%	
FHLB advances	\$9	\$14	55.6%	
<b>Equity</b>				
Equity capital at quarter end	\$19	\$20	1.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.9%	8.6%	--	
Tier 1 risk based capital ratio	13.7%	14.3%	--	
Total risk based capital ratio	15.0%	15.6%	--	
Return on equity <sup>1</sup>	8.4%	6.1%	--	
Return on assets <sup>1</sup>	0.7%	0.5%	--	
Net interest margin <sup>1</sup>	3.7%	3.5%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	58.7%	77.9%	--	
Loss provision to net charge-offs (qtr)	1783.3%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Construction & development	12.5%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.4%	0.4%	0.0%	0.1%
Home equity	2.2%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	0.4%	0.5%	2.7%
Commercial & Industrial	0.0%	0.8%	0.0%	0.0%
Commercial real estate	8.0%	5.4%	0.0%	0.0%
Total loans	3.7%	2.0%	0.0%	0.1%